

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
402 East State Street  
Trenton, NJ 08608

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Case No.: 18-21665-MBK  
Chapter: 13  
Judge: Michael B. Kaplan

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Joao Gomes aka John Gomes 40 Nathan Drive Old Bridge, NJ 08857	Dilma Gomes 40 Nathan Drive Old Bridge, NJ 08857
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Social Security No.:  
xxx-xx-2013

xxx-xx-9209

Employer's Tax I.D. No.:

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**NOTICE OF ORDER DISMISSING CASE**

NOTICE IS HEREBY GIVEN that an Order Dismissing the above captioned Case as to the:

Debtor and Joint Debtor was entered on January 24, 2019.

Any discharge which was granted as to the above mentioned debtor(s) in this case is vacated. All outstanding fees to the Court incurred by the dismissed debtor(s) are due and owing and must be paid within five (5) days from the date of this Order.

Dated: January 24, 2019  
JAN: bwj

Jeanne Naughton  
Clerk

**Certificate of Notice Page 2 of 4**  
**United States Bankruptcy Court**  
**District of New Jersey**

In re:  
 Joao Gomes  
 Dilma Gomes  
 Debtors

Case No. 18-21665-MBK  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: 148

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 Total Noticed: 65

Date Rcvd: Jan 24, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 26, 2019.

db/jdb +Joao Gomes, Dilma Gomes, 40 Nathan Drive, Old Bridge, NJ 08857-2790  
 cr +ACAR Leasing LTD d/b/a GM Financial Leasing, 4000 Embarcadero Dr., Arlington, TX 76014-4101  
 cr +CAB East LLC, serviced by Ford Motor Credit Compan, P.O. Box 62180,  
     Colorado Springs, CO 80962-2180  
 cr +Old Bridge Municipal Utilities Authority, Scarinci & Hollenbeck, LLC,  
     c/o Joel R. Glucksman, Esq., 1100 Valley Brook Ave., P.O. Box 790,  
     Lyndhurst, NJ 07071-0790  
 cr +United Teletech Financial FCU, Attn: Michael R. DuPont, Esq, 229 Broad St., PO Box 610,  
     Red Bank, NJ 07701-0610  
 517673992 +ACAR Leasing LTD, d/b/a GM Financial Leasing, PO Box 183853, Arlington, TX 76096-3853  
 517659611 CW Nexus Credit Card Holdings 1, LLC, Resurgent Capital Services, PO Box 10368,  
     Greenville, SC 29603-0368  
 517581310 +Diversified Adjustment Service, Inc, 600 Coon Rapids Blvd, Minneapolis, MN 55433-5549  
 517581311 +Edward J McKenna, McKenna DuPont Higgins & Stone, PO Box 610, Red Bank, NJ 07701-0610  
 517685352 Emergency Physician Associate North Jersey, PC, PO Box 1123, Minneapolis MN 55440-1123  
 517581312 Express Scripts, Attn: Cash Office, PO Box 747000, Cincinnati, OH 45274-7000  
 517581315 JFK Medical Assoiates, PO Box 11912, Newark, NJ 07101-4912  
 517581316 JFK Outreach Labs, 80 James St, 4th Floor, Edison, NJ 08820-3938  
 517581324 Midland Funding, Attn: Pressler & Pressler, 7 Entin Road, Parsippany, NJ 07054-5020  
 517581325 +Northland Group, PO Box 390846, Minneapolis, MN 55439-0846  
 517682510 +Oakwood Association, c/o Hill Wallack LLP, 21 Roszel Road, P.O. Box 5226,  
     Princeton, NJ 08543-5226  
 517581327 Oakwoods Inc, PO Box 64148, Phoenix, AZ 85082-4148  
 517614400 +Old Bridge Municipal Utilities Authority, 71 Boulevard West,  
     Cliffwood Beach, New Jersey 07735-6105  
 517622153 +Old Bridge Municipal Utilities Authority, c/o Joel Glucksman, Scarinci & Hollenbec,  
     1100 Valley Brook Ave., PO Box 790, Lyndhurst, NJ 07071-0790  
 517581328 +Old Bridge Municipal Utilties Authority, 71 Boulevard West, Keyport, NJ 07735-6105  
 517581335 ++PROFESSIONAL RECOVERY CONSULTANTS INC, 2700 MERIDIAN PARKWAY, SUITE 200,  
     DURHAM NC 27713-2450  
     (address filed with court: Professional Recovery Consultants,  
     2700 Meridian Parkway, Suite 200, Durham, NC 27713-2204)  
 517581336 Raritan Bay Medical Center, PO Box 650292, Dallas, TX 75265-0292  
 517581343 USA Savings Bank, Attn: American Coradius International, 35A Rust Lane,  
     Boerne, TX 78006-8202  
 517581342 +United Teletech Financial FC, 205 Hance Avenue, Eatontown, NJ 07724-2764  
 517631031 +VW Credit Leasing, Ltd, c/o VW Credit, Inc., PO Box 9013, Addison, Texas 75001-9013

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Jan 24 2019 22:36:36 U.S. Attorney, 970 Broad St.,  
     Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jan 24 2019 22:36:35 United States Trustee,  
     Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
     Newark, NJ 07102-5235  
 517581304 EDI: TSYS2.COM Jan 25 2019 03:28:00 Barclay Card, PO Box 13337,  
     Philadelphia, PA 19101-3337  
 517581305 +EDI: CAPITALONE.COM Jan 25 2019 03:28:00 Capital One Bank, PO Box 71083,  
     Charlotte, NC 28272-1083  
 517644100 EDI: CAPITALONE.COM Jan 25 2019 03:28:00 Capital One Bank (USA), N.A., PO Box 71083,  
     Charlotte, NC 28272-1083  
 517627651 EDI: BL-BECKET.COM Jan 25 2019 03:28:00 Capital One, N.A., c/o Becket and Lee LLP,  
     PO Box 3001, Malvern PA 19355-0701  
 517581306 +E-mail/Text: bankruptcy@capvps.com Jan 24 2019 22:36:39 Cavalry SPV I, LLC,  
     500 Summit Lake Drive Suite 400, Valhalla, NY 10595-2321  
 517581307 +EDI: RCSFNBMARIN.COM Jan 25 2019 03:28:00 Credit One Bank, PO Box 98875,  
     Las Vegas, NV 89193-8875  
 517581309 E-mail/Text: bankruptcy.bnc@ditech.com Jan 24 2019 22:36:29 Ditech Financial LLC,  
     PO Box 6154, Rapid City, SD 57709-6154  
 517587504 EDI: FORD.COM Jan 25 2019 03:28:00 FORD MOTOR CREDIT COMPANY LLC, DEPT. 55953,  
     PO BOX 55000, DETROIT, MI. 48255-0953  
 517591714 EDI: FORD.COM Jan 25 2019 03:28:00 Ford Motor Credit Company, LLC, PO BOX 62180,  
     COLORADO SPRINGS, CO 80962-4400  
 517581313 +EDI: FORD.COM Jan 25 2019 03:28:00 Ford Credit, PO Box 542000, Omaha, NE 68154-8000  
 517581314 +EDI: PHINAMERI.COM Jan 25 2019 03:28:00 GM Financial, PO Box 181145,  
     Arlington, TX 76096-1145  
 517581317 +EDI: CBSMASON Jan 25 2019 03:28:00 K. Jordan, 913 1st Avenue,  
     Chippewa Falls, WI 54729-1402  
 517650737 +EDI: CBSMASON Jan 25 2019 03:28:00 K. Jordan, c/o Creditors Bankruptcy Service,  
     P.O. Box 800849, Dallas, TX 75380-0849  
 517581318 EDI: CBSKOHLS.COM Jan 25 2019 03:28:00 Kohls, PO Box 2893, Milwaukee, WI 53201-2983  
 517581320 +EDI: RESURGENT.COM Jan 25 2019 03:28:00 LVNV Funding LLC, PO Box 10497,  
     Greenville, SC 29603-0497

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center  
(continued)

517683370 EDI: RESURGENT.COM Jan 25 2019 03:28:00 LNVN Funding LLC C/O Resurgent Capital Services,  
P.O. Box 10675, Greenville, SC 29603-0675  
517659612 EDI: MERRICKBANK.COM Jan 25 2019 03:28:00 MERRICK BANK, Resurgent Capital Services,  
PO Box 10368, Greenville, SC 29603-0368  
517669787 +EDI: MID8.COM Jan 25 2019 03:28:00 MIDLAND FUNDING LLC, PO Box 2011,  
Warren, MI 48090-2011  
517581321 EDI: MERRICKBANK.COM Jan 25 2019 03:28:00 Merrick, PO Box 660702, Dallas, TX 75266-0702  
517581322 +EDI: MERRICKBANK.COM Jan 25 2019 03:28:00 Merrick Bank, PO Box 9201,  
Old Bethpage, NY 11804-9001  
517581323 +EDI: MID8.COM Jan 25 2019 03:28:00 Midland Funding, 8875 Aero Drive Ste 200,  
San Diego, CA 92123-2255  
517650736 +EDI: CBS7AVE Jan 25 2019 03:28:00 Midnight Velvet, c/o Creditors Bankruptcy Service,  
P.O. Box 800849, Dallas, TX 75380-0849  
517581326 +E-mail/Text: Bankruptcies@nragroup.com Jan 24 2019 22:36:48 NRA Group LLC,  
2491 Paxton Street, Harrisburg, PA 17111-1036  
517581329 EDI: PRA.COM Jan 25 2019 03:28:00 Portfolio Recovery Associates, PO Box 12914,  
Norfolk, VA 23541-1223  
517700429 EDI: PRA.COM Jan 25 2019 03:28:00 Portfolio Recovery Associates, LLC,  
C/O Barclays Bank Delaware, POB 41067, Norfolk VA 23541  
517701040 EDI: PRA.COM Jan 25 2019 03:28:00 Portfolio Recovery Associates, LLC,  
C/O Capital One Bank (usa), N.a., POB 41067, Norfolk VA 23541  
517703125 EDI: PRA.COM Jan 25 2019 03:28:00 Portfolio Recovery Associates, LLC,  
c/o American Eagle Outfitters Inc, POB 41067, Norfolk VA 23541  
517701601 EDI: PRA.COM Jan 25 2019 03:28:00 Portfolio Recovery Associates, LLC, c/o Barclaycard,  
POB 41067, Norfolk VA 23541  
517700423 EDI: PRA.COM Jan 25 2019 03:28:00 Portfolio Recovery Associates, LLC, c/o Bp, POB 41067,  
Norfolk VA 23541  
517700424 EDI: PRA.COM Jan 25 2019 03:28:00 Portfolio Recovery Associates, LLC, c/o Lowes,  
POB 41067, Norfolk VA 23541  
517703490 +EDI: PRA.COM Jan 25 2019 03:28:00 Portfoio Recovery Assoc., POB 41067,  
Norfolk, VA 23541-1067  
517692002 +EDI: JEFFERSONCAP.COM Jan 25 2019 03:28:00 Premier Bankcard, Llc,  
Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999  
517581337 EDI: RMSC.COM Jan 25 2019 03:28:00 SYNCB, PO Box 965060, Orlando, FL 32896-5060  
517705376 +E-mail/Text: bncmail@w-legal.com Jan 24 2019 22:36:38 SYNCHRONY BANK,  
c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132  
517583139 +EDI: RMSC.COM Jan 25 2019 03:28:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,  
PO Box 41021, Norfolk, VA 23541-1021  
517686868 E-mail/Text: laura@redbanklaw.com Jan 24 2019 22:36:25  
United Teletech Financial Federal Credit Union, C/O McKenna, DuPont, Higgins & Stone, PC,  
PO Box 610, Red Bank, NJ 07701-0610  
517581344 +EDI: VERIZONCOMB.COM Jan 25 2019 03:28:00 Verizon Wireless, PO Box 26055,  
Minneapolis, MN 55426-0055  
517581345 E-mail/Text: vci.bkcy@vwcredit.com Jan 24 2019 22:36:38 Volkswagen Credit, PO Box 17497,  
Baltimore, MD 21297-1497

TOTAL: 40

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

517586115\* +Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321  
517581308\* +Credit One Bank, PO Box 98875, Las Vegas, NV 89193-8875  
517707822\* Ditech Financial LLC, P.O. Box 6154, Rapid City, SD 57709-6154  
517581319\* Kohls, PO Box 2893, Milwaukee, WI 53201-2983  
517695838\* +Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011  
517581330\* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067  
(address filed with court: Portfolio Recovery Associates, PO Box 12914,  
Norfolk, VA 23541-1223)  
517581331\* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067  
(address filed with court: Portfolio Recovery Associates, PO Box 12914,  
Norfolk, VA 23541-1223)  
517581332\* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067  
(address filed with court: Portfolio Recovery Associates, PO Box 12914,  
Norfolk, VA 23541-1223)  
517581333\* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067  
(address filed with court: Portfolio Recovery Associates LLC, PO Box 12903,  
Norfolk, VA 23541)  
517581334\* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067  
(address filed with court: Portfolio Recovery Associates LLC, PO Box 12903,  
Norfolk, VA 23541)  
517581338\* SYNCB, PO Box 965060, Orlando, FL 32896-5060  
517581339\* SYNCB, PO Box 965060, Orlando, FL 32896-5060  
517581340\* SYNCB, PO Box 965060, Orlando, FL 32896-5060  
517581341\* SYNCB, PO Box 965060, Orlando, FL 32896-5060  
517704307\* +VW Credit Leasing, Ltd, c/o VW Credit, Inc., PO Box 9013, Addison, Texas 75001-9013  
TOTALS: 0, \* 15, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

District/off: 0312-3

User: admin  
Form ID: 148

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 26, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 24, 2019 at the address(es) listed below:

Albert Russo docs@russotrustee.com  
Denise E. Carlon on behalf of Creditor Ditech Financial LLC dcarlon@kmllawgroup.com,  
bkgroup@kmllawgroup.com  
Elizabeth K. Holdren on behalf of Creditor Oakwoode Association eholdren@hillwallack.com,  
jhanley@hillwallack.com;hwbnkj@hillwallack.com  
James J. Cerbone on behalf of Joint Debtor Dilma Gomes cerbonelawfirm@aol.com,  
cerbonejr83307@notify.bestcase.com  
James J. Cerbone on behalf of Debtor Joao Gomes cerbonelawfirm@aol.com,  
cerbonejr83307@notify.bestcase.com  
Joel R. Glucksman on behalf of Creditor Old Bridge Municipal Utilities Authority  
jglucksman@sh-law.com  
John R. Morton, Jr. on behalf of Creditor ACAR Leasing LTD d/b/a GM Financial Leasing  
ecfmail@mortoncraig.com, mortoncraigecf@gmail.com  
John R. Morton, Jr. on behalf of Creditor CAB East LLC, serviced by Ford Motor Credit Company  
LLC ecfmail@mortoncraig.com, mortoncraigecf@gmail.com  
Michael R. DuPont on behalf of Creditor United Teletech Financial FCU dupont@redbanklaw.com,  
dana@redbanklaw.com  
Rebecca Ann Solarz on behalf of Creditor Ditech Financial LLC rsolarz@kmllawgroup.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 11